

I. Amendment

A. In the claims

Please amend the claims as follows:

1. (Currently amended) ~~Apparatus for controlling a system changing to change electrical signals representing components temporally decomposed from residential property, the apparatus including:~~

~~a computer system to receive input data, arranged for receiving data into a memory, the data representing the residential property, the computer system further comprising:~~

~~logic means controlling the computer system to change the data to produce modified signals representing a separate valuation of each of a plurality of components temporally decomposed from the residential property, the components including a residential estate for years interest and a residential remainder interest, wherein at least one of the valuations reflects that there is a terminal recovery period for the residential estate for years interest; and~~

~~an output device connected to convert the modified signals into documentation including the respective valuation of each of said plurality of the components.~~

2. (Currently amended) ~~The apparatus of claim 10, wherein at least one of the valuations reflects that there is a terminal recovery period for the residential estate for years interest the terminal rent recovery period has a length of at least eighteen months.~~

3. (Currently amended) ~~The apparatus of claim 1, wherein at least one of the valuations reflects that the residential estate for years interest is an augmented estate for~~

years interest.

4. (Currently amended) The -apparatus of claim 52, wherein at least one of the valuations reflects that the residential estate for years interest is an augmented estate for years interest.

5. (Currently amended) The -apparatus of claim 1, wherein at least one of the valuations reflects that the residential estate for years is ~~an estate for term of~~ years interest.

6. (Currently amended) The -apparatus of claim 52, wherein at least one of the valuations reflects that the residential estate for years is ~~an estate for term of~~ years interest.

7. (Currently amended) The -apparatus of claim 1, wherein at least one of the valuations reflects that one of the components includes a fractional interest in only one member of a group consisting of a contingent equity interest in the residential property that is a primary equity interest and a corresponding contingent equity interest in the residential property that is a secondary equity interest.

8. (Currently amended) The -apparatus of claim 52, wherein at least one of the valuations reflects that one of the components includes a fractional interest in only one member of a group consisting of a contingent equity interest in the residential property that is a primary equity interest and a corresponding contingent equity interest in the residential property that is a secondary equity interest.

9. (Currently amended) The -apparatus of claim 1, wherein the residential

property is a single-family dwelling.

10. (Currently amended) The -apparatus of claim 52, wherein the residential property is a single-family dwelling.

11. (Currently amended) The -apparatus of claim 3, wherein the residential property is a single-family dwelling.

12. (Currently amended) The -apparatus of claim 4, wherein the residential property is a single-family dwelling.

13. (Currently amended) The -apparatus of claim 5, wherein the residential property is a single-family dwelling.

14. (Currently amended) The -apparatus of claim 6, wherein the residential property is a single-family dwelling.

15. (Currently amended) The -apparatus of claim 7, wherein the residential property is a single-family dwelling.

16. (Currently amended) The -apparatus of claim 8, wherein the residential property is a single-family dwelling.

17. (Currently amended) Apparatus for controlling a system changing to change electrical signals representing a component temporally decomposed from residential

property, the apparatus including:

a computer system, ~~arranged for receiving to receive input data into a memory,~~  
the data representing the a component of residential property, the computer system further  
comprising:

logic means ~~controlling the computer system~~ to change the data to produce  
~~modified signals representing a valuation of one of at least two components temporally~~  
decomposed from the residential property, the components including a residential estate for  
years interest and a residential remainder interest, wherein the valuation reflects that there is a  
terminal recovery period for the residential estate for years interest; and

an output device connected to convert the modified signals into documentation  
including the valuation of ~~each of the component components.~~

18. (Currently amended) The apparatus of claim 17 26, wherein the terminal  
rent recovery period has a length of at least eighteen months the valuation reflects that there is  
a terminal recovery period for the residential estate for years interest.

19. (Currently amended) The -apparatus of claim 17, wherein the valuation  
reflects that the residential estate for years interest is an augmented estate for years interest.

20. (Currently amended) The -apparatus of claim 18 53, wherein the  
valuation reflects that the residential estate for years interest is an augmented estate for years  
interest.

21. (Currently amended) The -apparatus of claim 17, wherein at least one of  
the valuations reflects that the residential estate for years is includes an estate for a term of

years interest.

22. (Currently amended) The -apparatus of claim 18 53, wherein at least one of the valuations reflects that the residential estate for years is includes an estate for a term of years interest.

23. (Currently amended) The -apparatus of claim 17, wherein at least one of the valuation valuations reflects that one of the components includes a fractional interest in only one member of a group consisting of a contingent equity interest in the residential property that is a primary equity interest and a corresponding contingent equity interest in the residential property that is a secondary equity interest.

24. (Currently amended) The -apparatus of claim 18 53, wherein at least one of the valuation valuations reflects that one of the components includes a fractional interest in only one member of a group consisting of a contingent equity interest in the residential property that is a primary equity interest and a corresponding contingent equity interest in the residential property that is a secondary equity interest.

25. (Currently amended) The -apparatus of claim 17, wherein the residential property is a single-family dwelling.

26. (Currently amended) The -apparatus of claim 18 53, wherein the residential property is a single-family dwelling.

27. (Currently amended) The -apparatus of claim 19, wherein the residential

property is a single-family dwelling.

28. (Currently amended) The -apparatus of claim 20, wherein the residential property is a single-family dwelling.

29. (Currently amended) The -apparatus of claim 21, wherein the residential property is a single-family dwelling.

30. (Currently amended) The -apparatus of claim 22, wherein the residential property is a single-family dwelling.

31. (Currently amended) The -apparatus of claim 23, wherein the residential property is a single-family dwelling.

32. (Currently amended) The -apparatus of claim 24, wherein the residential property is a single-family dwelling.

33. (Currently amended) The apparatus of any one of claims 1-32, 53, the apparatus further including:

a second computer system, arranged for receiving to receive at least some of the documentation, the second computer system further comprising:

logic means controlling to control the second computer system to change said at least some of the documentation to produce modified second signals representing a valuation of an equity interest in one of the components; and

a second output device connected to the second processor to convert the

modified second signals into second documentation including the valuation of the an equity interest in the one of the components.

34. (Currently amended) The apparatus of any one of claims 2, 9-16, 18, 25-32, the apparatus further including:

a second computer system, arranged for receiving to receive at least some of the documentation, the second computer system further comprising:

logic means controlling to control the second computer to change said at least some of the documentation to produce modified second signals representing an amount of a residential lease payment including at least one from a group of a rental payment arrearage and an escrow account payment arrearage; and

a second output device connected to the second processor to convert the modified second signals into second documentation including the amount of a residential lease payment valuation of the equity interest in the one of the components.

35. (Currently amended) The computer apparatus of claim 34, wherein the residential lease payment includes an arrearage penalty.[:]

36. (Currently amended) Apparatus for controlling a system changing to change electrical signals representing -components temporally decomposed from residential property, the apparatus including:

a computer system, arranged for receiving to receive input data into a memory, the data representing the residential property, wherein the property is temporally decomposed into components including a residential estate for years interest and a residential remainder interest, wherein there is a terminal recovery period for the residential estate for years interest,

the computer system further comprising:

logic means to control controlling the computer system to change the data to produce modified signals representing documentation[[],] including a computed tax valuation on at least one of said components temporally decomposed from the residential property, the temporally decomposed components including a residential estate for years interest and a residential remainder interest; and

an output device connected to produce the documentation including the tax valuation.

37. (Currently amended) Apparatus for controlling a system changing to change electrical signals representing -components temporally decomposed from residential property; the apparatus including:

a computer system, arranged for receiving to receive input data into a memory, the data representing the residential property, wherein the property is temporally decomposed into components including a residential estate for years interest and a residential remainder interest, wherein there is a terminal recovery period for the residential estate for years interest, the computer system further comprising:

logic means controlling to control the computer system to change the data to produce modified signals representing documentation[[],] including a computed insurance premium on at least one of said components temporally decomposed from the residential property, the temporally decomposed components including a residential estate for years interest and a residential remainder interest; and

an output device connected to produce the documentation including the insurance premium.

38. (Currently amended) ~~Apparatus for controlling a system changing to change electrical signals representing property including an equity interest in only one a component temporally decomposed from of residential property, the apparatus including:~~

~~a computer system, arranged for receiving to receive input data into a memory, the data representing an equity interest in a component of the residential property, wherein the property is temporally decomposed into components including a residential estate for years interest and a residential remainder interest, wherein the component of residential property is one of the residential estate for years interest and the remainder interest, wherein there is a terminal recovery period for the residential estate for years interest, the computer system further comprising:~~

~~logic means controlling to control the computer system to change the data to produce modified signals representing documentation[[,]] including a computed tax valuation of property including an the equity interest in only one of said components temporally decomposed from the residential property, the temporally decomposed components including a residential estate for years interest and a residential remainder interest; and an output device connected to produce the documentation including the tax valuation.~~

39. (Currently amended) ~~The -apparatus of claim 38, wherein the residential property is a single-family dwelling.~~

40. ~~Apparatus for controlling a system changing to change electrical signals representing property including an equity interest in only one a component temporally decomposed from of residential property, the apparatus including:~~

~~a computer system, arranged for receiving to receive input data into a memory,~~

the data representing ~~the~~ an equity interest in a component of residential property, wherein the property is temporally decomposed into components including a residential estate for years interest and a residential remainder interest, wherein the component of residential property is one of the residential estate for years interest and the remainder interest, wherein there is a terminal recovery period for the residential estate for years interest, the computer system further comprising:

logic means controlling to control the computer system to change the data to produce modified signals representing documentation, including a valuation of property ~~including an~~ the equity interest in only one of said components temporally decomposed from the residential property, the temporally decomposed components including a residential estate for years interest and a residential remainder interest; and

an output device connected to produce the documentation including the valuation.

41. (Currently amended) The -apparatus of claim 40, wherein the residential property is a single-family dwelling.

42. (Currently amended) Method ~~of controlling a system changing electrical to change~~ signals representing -components temporally decomposed from residential property, the method including ~~the steps of~~:

providing a computer system, ~~arranged for receiving~~ to receive input data into a memory, the data representing the residential property, wherein the property is temporally decomposed into components including a residential estate for years interest and a residential remainder interest, wherein there is a terminal recovery period for the residential estate for years interest;

controlling the computer system with logic means to change the data to produce modified signals representing a separate valuation of each of a plurality of said components temporally decomposed from the residential property, the components including a residential estate for years interest and a residential remainder interest; and

converting, at an output device, at least some of the modified signals into documentation including the respective valuation of each of said plurality of said the components.

43. (Currently amended) Method of controlling a system changing electrical to change signals representing a component temporally decomposed from residential property, the method including the steps of:

providing a computer system, arranged for receiving to receive input data into a memory, the data representing the residential property, wherein the property is temporally decomposed into components including a residential estate for years interest and a residential remainder interest, wherein there is a terminal recovery period for the residential estate for years interest;

controlling the computer system with logic means to change the data to produce modified signals representing a valuation of one of at least two components temporally decomposed from the residential property, the components including a residential estate for years interest and a residential remainder interest; and

converting, an output device, the modified signals into documentation including the valuation of each of the components.

44. (Currently amended) Method of controlling a system changing electrical to change signals representing a component components temporally decomposed from residential property, the method including the steps of:

providing a computer system, arranged for receiving to receive input data into a memory, the data representing the residential property, wherein the property is temporally decomposed into components including a residential estate for years interest and a residential remainder interest, wherein there is a terminal recovery period for the residential estate for years interest;

controlling the computer system with logic means to change the data to produce modified signals representing documentation[[,]] including a computed tax valuation on at least one of said components temporally decomposed from the residential property, the temporally decomposed components including a residential estate for years interest and a residential remainder interest; and

producing, at an output device, the documentation including the tax valuation at an output device connected to the computer.

45. (Currently amended) Method of controlling a system changing electrical to change signals representing components temporally decomposed from residential property, the method including the steps of:

providing a computer system, arranged for receiving to receive input data into a memory, the data representing the residential property, wherein the property is temporally decomposed into components including a residential estate for years interest and a residential remainder interest, wherein there is a terminal recovery period for the residential estate for years interest;

controlling the computer system with logic means to change the data to produce modified signals representing documentation[[,]] including a computed insurance premium on at least one of said components temporally decomposed from the residential property, the temporally decomposed components including a residential estate for years interest and a

residential remainder interest; and

producing, at an output device, the documentation including the insurance premium ~~at an output device connected to the computer.~~

46. (Currently amended) Method ~~of controlling a system changing electrical to change signals representing property including an equity interest in only one a component of temporally decomposed from residential property, the computer apparatus method~~ including:

~~providing a computer system, arranged for receiving to receive input data into a memory, the data representing an equity interest in a component of the residential property, wherein the property is temporally decomposed into components including a residential estate for years interest and a residential remainder interest, wherein there is a terminal recovery period for the residential estate for years interest; , the computer system further comprising:~~

~~controlling the computer system with logic means to change the data to produce modified signals representing documentation[[,]] including a computed tax valuation of property including an the equity interest in only one of said components temporally decomposed from the residential property, the temporally decomposed components including a residential estate for years interest and a residential remainder interest; and~~

producing, at an output device, the documentation including the tax valuation at ~~an output device connected to the computer.~~

47. (Currently amended) Method ~~to change of controlling a system changing electrical signals representing property including an equity interest in only one a component of temporally decomposed from residential property, the computer apparatus method~~ including:

~~providing a computer system, arranged for receiving to receive input data into a memory, the data representing an equity interest in a component of the residential property,~~

wherein the property is temporally decomposed into components including a residential estate for years interest and a residential remainder interest, wherein there is a terminal recovery period for the residential estate for years interest ~~the computer system further comprising:~~

controlling the computer system with logic means to change the data to produce modified signals representing documentation, including a valuation of property including an the equity interest in only one of said components temporally decomposed from the residential property, the temporally decomposed components including a residential estate for years interest and a residential remainder interest; and

producing, at an output device, the documentation including the valuation ~~at an output device connected to the computer.~~

48. (Currently amended) A computer program product having computer code stored thereon, which when run on a computer causes a computer to perform the steps of:

receiving input data at arranging a computer system for receiving data into a memory, the data representing residential property, wherein the property is temporally decomposed into at least two components including a residential estate for years interest and a residential remainder interest, wherein there is a terminal rent recovery period for the residential estate for years interest;

controlling the computer system with logic means to change the data to produce modified signals representing a separate valuation of each of one of at least two of the at least two components temporally decomposed from the residential property, the components including a residential estate for years interest and a residential remainder interest; and

converting, at an output device, the modified signals into documentation including at least one of the valuations of the components.

49. (Currently amended) A computer program product having computer code stored thereon, which when run on a computer causes a computer to perform the steps of:

receiving input data at arranging a computer system for receiving data into a memory, the data representing an equity interest in a component of residential property, wherein the property is temporally decomposed into at least two components including a residential estate for years interest and a residential remainder interest, wherein there is a terminal rent recovery period for the residential estate for years interest;

controlling the computer system with logic means to change the data to produce modified signals representing a valuation of property including an the equity interest in only one of at least two components temporally decomposed from the residential property, the components including a residential estate for years interest and a residential remainder interest; and

converting, at an output device, the modified signals into documentation including the valuation of the property.

50. (Currently amended) A computer-readable media tangibly embodying a program of instructions executable by a computer to perform the steps of

receiving input data at arranging a computer system for receiving data into a memory, wherein the receiving includes standardizing the data with at least one computer-generated screen, the data representing residential property, wherein the property is temporally decomposed into at least two components including a residential estate for years interest and a residential remainder interest, wherein there is a terminal rent recovery period for the residential estate for years interest;

controlling the computer system with logic means to change the data to —  
controlling the computer system with logic means to change the data to produce  
modified signals representing a valuation of one of at least two components temporally  
decomposed from the residential property, the components, wherein the controlling includes  
forming the documentation as standardized documentation by obtaining at least one stored  
model document from computer-accessible memory including a residential estate for years  
interest and a residential remainder interest; and  
  
converting, at an output device, the modified signals into documentation  
including the valuation of each of the components;  
  
wherein the receiving includes standardizing the data with at least one computer-  
generated screen; and wherein the controlling includes forming the documentation as  
standardized documentation by obtaining from computer-accessible memory.

51. (Original) The media of claim 50, wherein the media comprises at least one of a RAM, a ROM, a disk, an ASIC, and a PROM.

52. (Currently amended) Apparatus to change for controlling a system  
changing electrical signals representing components temporally decomposed from residential  
property, the apparatus including:

a computer system to receive input data, arranged for receiving data into a  
memory, the data representing components of temporally decomposed the residential property,  
the components including a residential estate for years interest and a residential remainder  
interest, wherein at least one of the valuations reflects that there is a terminal recovery period  
for the residential estate for years interest, the computer system further comprising:

logic means for controlling to control the computer system to change the data to

produce modified signals representing a separate valuation of each of a plurality of each of a plurality of the components temporally decomposed from the residential property, the components including a residential estate for years interest and a residential remainder interest; and

an output device connected to convert the modified signals into documentation including the respective valuation of each of said plurality of the components.

53. (Currently amended) Apparatus to change ~~for controlling a system~~  
~~changing electrical signals representing a component temporally decomposed from residential property, the apparatus including:~~

a computer system to receive input, arranged for receiving data into a memory, the data representing a component of temporally decomposed the residential property, the components including a residential estate for years interest and a residential remainder interest,  
wherein there is a terminal recovery period for the residential estate for years interest, the computer system further comprising:

logic means to control for controlling the computer system to change the data to produce modified signals representing a valuation of one of at least two the components temporally decomposed from the residential property, the components including a residential estate for years interest and a residential remainder interest; and

an output device connected to convert the modified signals into documentation including the valuation including the valuation of each of the components.

54. (Currently amended) Apparatus to change ~~for controlling a system~~  
~~changing electrical signals representing a -components-temporally decomposed component of from-residential property, the apparatus including:~~

a computer system, to receive input arranged for receiving data into a memory,  
the data representing a temporally decomposed component of the residential property, the  
computer system further comprising:

logic means to control for controlling the computer system to change the data to  
produce modified-signals representing documentation, including a computed tax valuation on  
the at least one of said components temporally decomposed from the residential property,  
wherein the temporally decomposed components of the residential property include including a  
residential estate for years interest and a residential remainder interest, wherein there is a  
terminal recovery period for the residential estate for years interest; and

an output device connected to produce the documentation including the tax  
valuation.

55. (Currently amended) Apparatus for controlling a system changing  
electrical to change signals representing components a temporally decomposed component of  
from residential property, the apparatus including:

a computer system, arranged for receiving to receive input data into a memory,  
the data representing a temporally decomposed the component of residential property, wherein  
temporally decomposed components of the residential property include a residential estate for  
years interest and a residential remainder interest, wherein there is a terminal recovery period  
for the residential estate for years interest, the computer system further comprising:

logic means to control for controlling the computer system to change the data to  
produce modified-signals representing documentation, including a computed tax insurance  
premium on at least one of said components temporally decomposed from the residential  
property, the temporally decomposed components including a residential estate for years  
interest and a residential remainder interest; and

an output device connected to produce the documentation including the  
insurance premium tax.

56. (Currently amended) Method to change signals representing a component temporally decomposed from residential property, the method including:

providing a computer system to receive input data, the data representing residential property, wherein the property is temporally decomposed into components including a residential estate for years interest and a residential remainder interest, wherein there is a terminal recovery period for the residential estate for years interest;

controlling the computer system with logic means to change the data to produce signals representing a tax on one of the components; and

converting, at an output device, the signals into documentation including the taxApparatus for controlling a system changing electrical signals representing property including an equity interest in only one component temporally decomposed from residential property, the apparatus including:

a computer system, arranged for receiving data into a memory, the data representing the residential property, the computer system further comprising:

means for controlling the computer system to change the data to produce modified signals representing documentation, including a computed tax valuation of property including an equity interest in only one of said components temporally decomposed from the residential property, the temporally decomposed components including a residential estate for years interest and a residential remainder interest; and

an output device connected to produce the documentation including the tax valuation.

57. (Currently amended) Apparatus to change signals representing a component temporally decomposed from residential property, the apparatus including:

a computer system to receive input data, the data representing a component of temporally decomposed residential property, the components including a residential estate for years interest and a residential remainder interest, wherein there is a terminal recovery period for the residential estate for years interest, the computer system further comprising:

logic means to control the computer system to change the data to produce signals representing a valuation of the component, wherein the valuation reflects the terminal recovery period for the residential estate for years interest; and

an output device to convert the signals into documentation including the valuation~~Apparatus for controlling a system changing electrical signals representing property including an equity interest in only one component temporally decomposed from residential property, the apparatus including:~~

~~a computer system, arranged for receiving data into a memory, the data representing the residential property, the computer system further comprising:~~

~~means for controlling the computer system to change the data to produce modified signals representing documentation, including a valuation of property including an equity interest in only one of said components temporally decomposed from the residential property, the temporally decomposed components including a residential estate for years interest and a residential remainder interest; and~~

~~an output device connected to produce the documentation including the valuation.~~